

Date: February 17, 2009

To: Honorable Robert D. Drain
United States Bankruptcy Court
Southern District of New York
One Bowling Green, Room 610
New York, New York 10004

I retired from Delphi-Steering Systems in March of 2002 at the age of 52 with 30 years of loyal service to both Delphi Automotive and General Motors Corporation. At that time I was offered a retirement package that included both monthly compensation as well as health care benefits for both my wife and me.

I factored in that I would be forfeiting more than half of my salary. My consideration at that time was that I could live on the monthly pension assuming that my health care, dental, and eye care were covered. The health care, dental, and eye care co-pay currently costs me approximately \$1,500 annually.

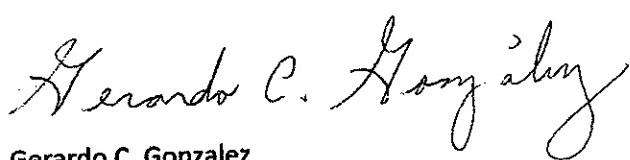
Based on the literature that was sent to be from Delphi, the "Estimated 2009 Retirees Self-Pay Rates" chart that was included in the notice letter from Delphi dated February 5, 2009 would increase my monthly by **eight times** the amount that I am currently paying which is approximately **\$11,300** annually. This type of expenditure from my monthly pension check would mean that my **income would be reduced by more than half** and would also make it difficult for my wife and me to meet our monthly utility bills and living expenses.

Because I retired at an early age, I still have over five years before I reach age 65 and eligible for Medicare. This would leave my wife and me without health care for five years or have to use the majority of my pension as stated above.

Both the Bankruptcy and Delphi mailings were intentionally sent with such a small window of time to respond, that it shows a lack of employer integrity on Delphi Automotives part. If Delphi was to examine the executive bonuses and pay raises would this amount meet or exceed the amount that they are expecting to take away from their retirees?

I hope the you, as a responsible public official, consider that the retirees have less of a chance to supplement their fixed incomes to allow for these unexpected chances.

Respectfully,



Gerardo C. Gonzalez

Retired Delphi-Saginaw Salaried Engineer